

Fill in this information to identify the case:

Pg 1 of 6

Debtor 1	Reginald Dwayne Mathis
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Eastern
	District of Missouri (State)
Case number	22-43626-169

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: XXXXXX5617

Date of payment change: 04/01/2024
Must be at least 21 days after date of this notice

New total payment: \$ 1,051.02
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

 No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 330.71

New escrow payment: \$ 520.47

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

X No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

X No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Reginald Dwayne Mathis
First Name Middle Name Last Name

Case number (if known) 22-43626-169

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Hunter C. Gould

Signature

Date 2/29/2024

Print: Hunter Gould
First Name Middle Name Last Name

Title Attorney

Company SouthLaw, P.C.

Address 13160 Foster, Suite 100
Number Street
Overland Park, KS 66213-2660
City State ZIP Code

Contact phone (913) 663-7600 Email moedbknotes@southlaw.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI**

In Re:)
)
Reginald Dwayne Mathis, *Debtor*)
) Case No. 22-43626-169
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC *Creditor*)
) Chapter: 13
vs.)
)
Reginald Dwayne Mathis, *Debtor*)
)
and)
)
Diana S. Daugherty, *Trustee*)
)
)

CERTIFICATE OF MAILING/SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on February 29, 2024, with the United States Bankruptcy Court, and has been served on the parties in interest via email by the Court's CM/ECF System as list on the Court's Electronic Mail Notice List.

- **Diana S. Daugherty** standing_trustee@ch13stl.com, trust33@ch13stl.com
- **Office of US Trustee** USTPRegion13.SL.EDC@USDOJ.gov
- **Brent S. Westbrook** brent@westbrooklawgroup.com,
teri@westbrooklawgroup.com;marisa@westbrooklawgroup.com;bryan@westbrooklawgroup.co
m;ximena@westbrooklawgroup.com

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to the parties listed below on February 29, 2024.

Reginald Dwayne Mathis
1809 Atmore Dr
Saint Louis, MO 63136
RESPONDENT

SOUTHLAW, P.C.
/s/ Hunter C. Gould
Steven L. Crouch, (MBE #37783; EDMO
#2903; KSFd #70244)
Daniel A. West (MBE #48812; EDMO #98415;
KSFd #70587)
Wendee Elliott-Clement (MBE #50311; KS
#20523)
Hunter C. Gould (MBE #65355; #KSFd #78608;
KS#29961)
13160 Foster, Suite 100
Overland Park, KS 66213-2660
(913) 663-7600(913) 663-7899 Fax
moedbknottices@southlaw.com
ATTORNEYS FOR CREDITOR



1050 Woodward Avenue | Detroit, MI 48226

REGINALD MATHIS
JACQUELINE MATHIS
1809 ATMORE DR
SAINT LOUIS MO 63136

Loan Information

Loan Number: [REDACTED]
Property Address: 1809 Atmore Dr
Saint Louis, MO 63136
Statement Date: 02/19/2024
New Payment
Effective Date: 04/01/2024

1. Your Escrow Account Items

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Annual Escrow Account Breakdown

Activity	Estimated Amount*	Actual Amount	Next Due
County Taxes	\$1,554.56	\$2,242.37	12/2024
Homeowners Insurance	\$2,413.96	\$2,668.43	08/2024
Totals:		\$3,968.52	\$4,910.80

*The estimated amounts are based on an amount provided previously or the amount last disbursed.

2. Your Escrow Account Has A Shortage

Due to an increase in your taxes and/or insurance, your escrow account is short \$1,334.93.

Projected Escrow Account Balance

Projected Minimum Balance:	- \$847.85
Required Minimum Balance:	\$818.47
Shortage Amount:	\$1,334.93

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

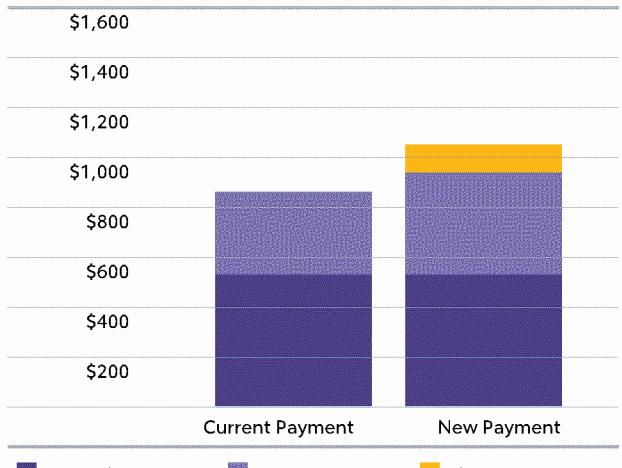
3. Your Payment Is Changing

Your escrow payment is increasing. You have a shortage of \$1,334.93 that is being spread over 12 months.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$530.55	\$530.55
Escrow Payment:	\$330.71	\$409.23
Shortage:		\$111.24
Monthly Payment:	\$861.26	\$1,051.02

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown**Quick And Easy Payment Options**

RocketMortgage.com



Rocket Mortgage® mobile app

24/7 access at
(800) 508-0944

QL026

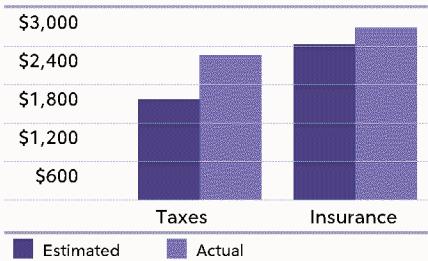
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4. A Closer Look At Your Escrow Account History

Total Tax & Insurance Payments



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow.

Escrow Account Activity History For April 2023 To March 2024

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
04/2023	Beginning Balance					\$1,653.55	\$1,652.87
04/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$1,984.26	\$1,983.58
05/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$2,314.97	\$2,314.29
06/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$2,645.68	\$2,645.00
07/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$2,976.39	\$2,975.71
08/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$3,307.10	\$3,306.42
08/2023	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$2,413.96	\$2,668.43	\$893.14	\$637.99
09/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$1,223.85	\$968.70
10/2023	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$1,554.56	\$1,299.41
11/2023	Deposit	\$330.71	\$0.00	\$0.00	\$0.00	\$1,885.27	\$1,299.41
11/2023	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$0.00	\$2,242.37	\$1,885.27	-\$942.96 ^D
12/2023	Deposit	\$330.71	\$661.42	\$0.00	\$0.00	\$2,215.98	-\$281.54 ^D
12/2023	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$1,554.56	\$0.00	\$661.42	-\$281.54 ^D
01/2024	Deposit	\$330.71	\$0.00	\$0.00	\$0.00	\$992.13	-\$281.54 ^D
02/2024	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$1,322.84	\$49.17
03/2024	Deposit	\$330.71	\$330.71	\$0.00	\$0.00	\$1,653.55	\$379.88 ^{**}
Totals		\$3,968.52	\$3,637.81	\$3,968.52	\$4,910.80		

^{**}This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

^DYour account had or is projected to have a deficiency. This is a negative balance in your account.



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5. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
HOMEOWNERS INS:	\$2,668.43
COUNTY TAXES:	\$2,242.37
Total Annual Taxes And Insurance:	\$4,910.80
New Monthly Escrow Payment:	\$409.23

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$818.47. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For April 2024 To March 2025

Date	Activity	Payments		Disbursements		Balance	
		Estimated		Estimated		Estimated	Required
04/2024	Beginning Balance					\$379.88	\$2,046.20
04/2024	Deposit	\$409.23		\$0.00		\$789.11	\$2,455.43
05/2024	Deposit	\$409.23		\$0.00		\$1,198.34	\$2,864.66
06/2024	Deposit	\$409.23		\$0.00		\$1,607.57	\$3,273.89
07/2024	Deposit	\$409.23		\$0.00		\$2,016.80	\$3,683.12
08/2024	Deposit	\$409.23		\$0.00		\$2,426.03	\$4,092.35
08/2024	Withdrawal - HOMEOWNERS INS	\$0.00		\$2,668.43		- \$242.40	\$1,423.92
09/2024	Deposit	\$409.23		\$0.00		\$166.83	\$1,833.15
10/2024	Deposit	\$409.23		\$0.00		\$576.06	\$2,242.38
11/2024	Deposit	\$409.23		\$0.00		\$985.29	\$2,651.61
12/2024	Deposit	\$409.23		\$0.00		\$1,394.52	\$3,060.84
12/2024	Withdrawal - COUNTY TAXES	\$0.00		\$2,242.37		- \$847.85	\$818.47 ^L
01/2025	Deposit	\$409.23		\$0.00		- \$438.62	\$1,227.70
02/2025	Deposit	\$409.23		\$0.00		- \$29.39	\$1,636.93
03/2025	Deposit	\$409.23		\$0.00		\$379.84	\$2,046.16
Totals		\$4,910.76		\$4,910.80			

^LThis amount denotes the projected low point balance.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.